



State of New Hampshire

Banking Department

53 Regional Drive, Suite 200

Concord, NH 03301

Telephone: (603) 271-3561

Fax: (603) 271-0750

Licensing: (603) 271-8675

www.nh.gov/banking

MORTGAGE BANKER/BROKER/SERVICER ANNUAL REPORT FORM **REPORT FIRST & SECOND NH MORTGAGE LOANS ON THIS SINGLE FORM** **2011 NH ANNUAL REPORT - GENERAL INSTRUCTIONS**

1. Information provided in this form is aggregated and an analysis is published by the New Hampshire Bank Commissioner in his Annual Report to the Governor and Executive Council. The accuracy of the information is also important because it will be used by the New Hampshire Banking Department ("the department") if assessment calculations are needed.
2. A Mortgage Banker, Mortgage Broker or Mortgage Servicer who surrenders its license or registration during the 2011 calendar year must file this annual report form, along with a NH License Surrender Form, within 15 days from the date the company ceases business in New Hampshire.
3. All Mortgage Bankers, Mortgage Brokers and Mortgage Servicers continuing to be licensed or registered in accordance with NH RSA 397-A and each Mortgage Banker/Broker/Servicer whose license/registration expired on December 31, 2011 and that was licensed/registered during any period of time during the preceding calendar year, must complete and file this report with the department on or before March 31st of the ensuing year. Because that date falls on a weekend this year, annual reports for calendar year 2011 must be received by the department on or before the close of business on Monday, April 2, 2012.
4. All items on the form must be completed; do not leave any blanks. Reports with blanks are incomplete and will be deemed as "not filed" for purposes of any penalty. If an item is not applicable to the business conducted by the licensee, enter "N/A", "none", "O", or "zero".
5. **SAVE YOUR CALCULATIONS.** Work papers used to calculate and compile the information required by this form must be retained and made available when the licensee is examined by the department.
6. This report must be filed if a license was held for a portion of the reporting year and must be filed even if no loans were originated, brokered or made. The original report, signed under penalty of unsworn falsification pursuant to NH RSA 641:3, must be physically delivered to the department; we cannot accept fax transmissions of reports. Failure to file the annual report or late filing of the annual report results in a statutory penalty of \$25 per day for each day the report is overdue.
7. No fee is required to file this annual report. Round dollar amounts to the nearest whole number.
8. Definitions:
 - "Lead Generator" means a person who generates leads for mortgage originators, bankers and brokers who do not take a borrower's personal financial information and do not conduct any of the activities of a mortgage originator, banker or broker and who are compensated on a "per lead" basis regardless of whether the lead results in a loan.
 - "Mortgage broker" includes acting as an intermediary, finder, or agent of a lender or borrower for the purpose of negotiating, arranging, finding, or procuring mortgage loans, or commitments for mortgage loans, or offering to serve as an agent for any person in an attempt to obtain a mortgage loan, or offering to serve as an agent for any person who has money to lend for a mortgage loan.
 - "Mortgage lender and mortgage banker" mean persons who make or originate mortgage loans as payee on the note evidencing the loan, or who advance or offer to advance or make a commitment to advance the banker's own funds for mortgage loans, or who close mortgage loans in their own name or with the banker's own funds, or who otherwise engage in the business of funding mortgage loans.
 - "Mortgage Servicer" means person that, for itself or on behalf of the holder of a mortgage loan, records such payments on its books and records and performs such other administrative functions as may be necessary to properly carry out the mortgage holder's obligations under the mortgage agreement including, when applicable, the receipt of funds from the mortgagor to be held in escrow for payment of real estate taxes and insurance premiums and the distribution of such funds to the taxing authority and insurance company.
 - "NH first mortgage business" and "NH second or subordinated mortgage business" means loans (purchase or refinance) that are secured in whole or in part by a mortgage upon any interest in real property located in the State of New Hampshire which is or shall be occupied in whole or in part as a place of residence and which consists of not more than 4 living units (second homes, mobile homes and manufactured housing are included).
 - "NH Gross Revenue" means all revenue from whatever source received by the licensee on NH loans, before any expenses are deducted. Include gross revenue from sales of mortgages at or subsequent to closing.
 - "Processor" and "processing" include all of the clerical and support duties required to ready the mortgage loan for closing, funding, or simultaneous or subsequent sale.
9. Do not double count mortgage loan transactions. Categorize each loan transaction by deciding first whether each transaction was 1) a first mortgage loan or 2) a second or subordinate mortgage loan, and then secondly by deciding whether the loan was 3) originated or brokered by the company but not funded by the company, or 4) funded by the company (closed in the company's name, regardless of who originated or brokered the loan for the company and regardless of whether the loan was subsequently sold), or 5) originated or brokered *and* funded by the company.
10. **Lead Generators:** See definition above. Licensees who serve as and are paid exclusively for lead generations should complete Schedule 3.
11. **Processors or Processing:** See definition above. Licensees who serve as and are paid exclusively or separately for processing mortgage loans should complete Schedule 4. Do not include revenue from processing if it is captured elsewhere on this form such as when it is included in the origination fee.

**MORTGAGE BANKER, BROKER OR SERVICER
2011 NH ANNUAL REPORT FORM 397-A-AR**

Reporting Period: January 1, 2011 through December 31, 2011

1. Legal name of licensee/registrant: _____
2. Trade name (if applicable): _____
3. Licensee's federal tax ID number: _____ 2011 NH mortgage principal office license number: _____
4. Contact person regarding this report (this must be the company's duly authorized person who affirms the accuracy, signs and files this report) Name: _____ Title: _____
5. Communications: _____

(Tel. no.) (Fax no.) (Cell) (E-mail Address)

6. SCHEDULE 1: MORTGAGE BUSINESS DURING 2011 (Round dollar amounts to the nearest whole number)

	NH FIRST MORTGAGE LOANS			NH SECOND AND OTHER SUBORDINATE MORTGAGE LOANS		
Category	Number of 1 st Mortgage Loans	Dollar Amount of 1 st Mortgage Loans	2011 NH Gross Revenue 1 st Mortgage Loans	Number of 2 nd & Subordinate	Dollar Amount of 2 nd & Subordinate	2011 NH Gross Revenue 2 nd & Subordinate
Mortgage Loans originated or brokered but not funded by the Licensee		\$	\$		\$	\$
Mortgage Loans funded (but not originated or brokered) by the Licensee		\$	\$		\$	\$
Mortgage Loans originated, brokered and funded by the Licensee		\$	\$		\$	\$
Totals of (above) all NH 2011 Loans		\$	\$		\$	\$

MORTGAGE SERVICING ACTIVITY:

7. Does the licensee/registrant service mortgage loans secured by NH residential property? Yes ☐ No ☐ If "Yes", enter the number of NH foreclosures for reporting period: _____ and the number of NH loans delinquent (number of days past the payment due date) as of 12/31/2011: (a) 30-60 days _____ (b) 60-90 days _____ (c) 90-120 days _____ (d) over 120 days.

8. SCHEDULE 2: MORTGAGE BANKER LICENSEES AND MORTGAGE SERVICER REGISTRANTS: ENTER THE TOTAL BALANCES FOR MORTGAGE LOANS SERVICED DURING THE YEAR AND THE TOTAL BALANCES FOR MORTGAGE LOANS OUTSTANDING AS OF DECEMBER 31, 2011 (Round dollar amounts to the nearest whole number)

	SERVICING OF NH FIRST MORTGAGE LOANS			SERVICING OF NH SECOND AND OTHER SUBORDINATE MORTGAGE LOANS		
Category	Number of NH 1 st Mortgage Loans	Dollar Amount of NH 1 st Mortgage Loans	2011 NH Gross Revenue 1 st Mortgage Loans Serviced	Number of NH 2 nd & Subordinate	Dollar Amount of NH 2 nd & Subordinate	2011 NH Gross Revenue 2 nd & Subordinate Loans Serviced
Mortgage Loans held in portfolio that were serviced during 2011			\$			\$
Other Mortgage Loans that were serviced during 2011			\$			\$
Mortgage Loans held in portfolio at 12/31/11 to be serviced by the licensee/registrant in 2012		\$			\$	
Other Mortgage Loans at 12/31/11 to be serviced by the licensee/registrant in 2012		\$			\$	
Totals			\$			\$

9. SCHEDULE 3: (LEAD GENERATORS ONLY – SEE DEFINITION ABOVE) ENTER THE TOTAL NUMBER OF NH LEADS GENERATED AND THE TOTAL GROSS REVENUE FROM SUCH LEADS FOR CALENDAR 2011 (Round dollar amounts to the nearest whole number)

NUMBER OF NH MORTGAGE LEADS	GROSS REVENUE FROM NH LEADS
	\$

10. SCHEDULE 4: (LOAN PROCESSORS OR PROCESSING ONLY – SEE DEFINITION ABOVE) ENTER THE TOTAL NUMBER OF NH LOANS PROCESSED AND THE TOTAL GROSS REVENUE FROM SUCH PROCESSING FOR CALENDAR 2011 (Round dollar amounts to the nearest whole number)

NUMBER OF NH MORTGAGES PROCESSED	GROSS REVENUE FROM NH MORTGAGE PROCESSING
	\$

11. SCHEDULE 5: ENTER THE TOTAL NUMBER OF NH LOANS MODIFICATIONS PROCESSED AND THE TOTAL GROSS REVENUE FROM SUCH LOAN MODIFICATIONS FOR CALENDAR 2011 (Round dollar amounts to the nearest whole number)

NUMBER OF NH MORTGAGE MODIFICATIONS	GROSS REVENUE FROM NH MORTGAGE MODIFICATION
	\$

12. SCHEDULE 6: OTHER - ENTER THE TOTAL GROSS REVENUE FROM ANY OTHER NH MORTGAGE ACTIVITY FOR CALENDAR 2011 (Round dollar amounts to the nearest whole number)

GROSS REVENUE FROM ANY OTHER NH MORTGAGE ACTIVITY NOT CAPTURED IN SCHEDULES 1 – 5 (include service release premiums, revenue from sales of mortgage, etc.)
\$

Please note that pursuant to NH RSA 397-A:10,IV and RSA 397-B:4,IV persons licensed or registered by the NH Banking Department must report and amend their filing(s) for any material changes (including but not limited to change in owners, officers, directors, managers including NH branch managers, address, form of organization, contact information, FYE, etc.) to the documents and records on file with the department. The report of an amendment must be filed within 30 days of the event that requires the filing of an amendment.

AFFIRMATION

The information provided in this report reflects the total amount of mortgage business conducted by the licensee or registrant during 2011 from all business locations, and from any other location or method including the Internet, in making or brokering or servicing mortgage loans that are secured in whole or in part by a mortgage upon any interest in real property located in the State of New Hampshire, which is or shall be occupied in whole or in part as a place of residence and which consists of not more than 4 living units.

I subscribe and affirm, under penalty of perjury and under penalty of Unsworn Falsification pursuant to NH RSA 641:3 that the statements made in this report have been examined by me and to the best of my knowledge and belief are true, correct and complete, and that I am duly authorized to submit this report and to execute this affirmation. I understand that any misrepresentation made to the banking department may result in denial or revocation of the license to which this form relates.

I acknowledge on behalf of the licensee that the licensee will retain work papers and other documents used in the preparation of this report and that the licensee will make such records available to the department upon request or examination.

Date: _____

For _____

(Print or type Licensee's name)

By _____

(Print or type name of the authorized signatory)

Signature _____

(Signed under penalty of Unsworn Falsification Pursuant to NH RSA 641:3)

Title _____